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Our Docket No: 59036-249736

Patent

3-21-03

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

RECEIVED  
MARCH 18 2003  
GROUP 3600

Re Application of:	)	
Scott et al.	)	Examiner: Not Yet Assigned
Application No: 09/955,394	)	Art Unit: 2161
Filed: September 17, 2001	)	
For: Enhancing Utility And Diversifying Model Risk In A Portfolio Optimization Framework	)	

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## INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents  
Washington, D.C. 20231

Pursuant to 37 C.F.R. §§ 1.97 and 1.98, the references listed on the enclosed Form PTO-1449 are submitted for consideration by the Examiner in the examination of the above-identified patent application.

The full consideration of the references in their entirety by the Examiner is respectfully requested and encouraged. Also, it is respectfully requested that the references be entered into the record of the present application and that the Examiner place his or her initials in the appropriate area on the enclosed Form PTO-1449, thereby indicating the Examiner's consideration of each of the references.

The submission of the references listed on the Form PTO-1449 is for the purpose of providing a complete record and is not a concession that the references listed thereon are prior art to the invention claimed in the patent application. The right is expressly reserved to establish an invention date earlier than the above-identified filing date in order to remove any reference submitted herewith as prior art should it be deemed appropriate to do so.

Further, the submission of the references is not to be taken as a concession that any reference represents art that is relevant or analogous to the claimed invention. Accordingly, the right to argue that any reference is not properly within the scope of prior art relevant to an examination of the claims in the above-identified application is also expressly reserved.

FIRST CLASS CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail with sufficient postage in an envelope addressed to the Assistant Commissioner for Patents, Washington, D. C. 20231 on.

March 7, 2003

(Date of Deposit)

Debbie Peloquin

(Typed or printed name of person mailing correspondence)

Debbie Peloquin

(Signature of person mailing correspondence)

Docket No.: 59036-249736

Application No.: 09/955,394

**The Information Disclosure Statement is being filed:**

- (a) within three months of the filing date of the patent application, (b) within three months of the date of entry into the national stage as set forth in 37 C.F.R. § 1.491 of the international application, or (c) before the mailing date of a first Office Action on the merits, or (d) before the mailing date of a First Office Action after the filing of a request for continued examination under § 1.114.
- after** (a), (b), (c) or (d) above, but before the mailing date of a final action under 37 C.F.R. § 1.113 or a Notice of Allowance under 37 C.F.R. § 1.311, and includes:
- the Certification under 37 C.F.R. § 1.97(e) (see "Certification" below).
- the fee of \$180 set forth in 37 C.F.R. § 1.17(p) (see "Fees" below).
- after** the mailing date of a final action under 37 C.F.R. § 1.113 or a Notice of Allowance under 37 C.F.R. § 1.311, and includes the Certification under 37 C.F.R. § 1.97(e) (see "Certification" below), a Petition requesting consideration of the Information Disclosure Statement (see "Petition" below), and the Petition Fee set forth in 37 C.F.R. § 1.17(i) (see "Fees" below).

**Copies Of The References**

- Copies of certain references listed on the enclosed Form PTO-1449 are enclosed herewith. Attached to each reference not in the English language is a concise explanation of the relevance pursuant to 37 C.F.R. § 1.98(a)(3).
- A copy of the foreign search report is enclosed herewith.
- All references listed on the enclosed Form PTO-1449 were previously identified in the parent application of the present application, and copies of the references were furnished at that time. Accordingly, additional copies of the references are not submitted herewith, so as not to burden the file with duplicate copies of references. The Examiner is respectfully requested to carefully review the references in accordance with the requirements set out in the Manual of Patent Examining Procedure. In accordance with 37 C.F.R. § 1.98(d), the details of the parent application(s) relied upon for an earlier filing date under 35 U.S.C. § 120 in which copies of the references were previously furnished are set out below:

U.S. APPLICATIONS		Status ( <i>check one</i> )		
U.S. APPLICATIONS	U.S. FILING DATE	PATENTED	PENDING	ABANDONED
1. 6,292,787	September 18, 2001	X		
2				
3.				

## Other Applications

- The Examiner's attention is directed to the following U.S. patent application(s):

U.S. APPLICATIONS		Status ( <i>check one</i> )		
U.S. APPLICATIONS	U.S. FILING DATE	PATENTED	PENDING	ABANDONED

## Certification

- The **undersigned attorney** hereby certifies that each item of information contained in the Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign patent application not more than three months prior to the filing of the Information Disclosure Statement.
- The **undersigned attorney** hereby certifies that no item of information contained in the Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign patent application or, to the knowledge of the attorney signing after making reasonable inquiry, was known to any individual designated in 37 C.F.R. § 1.56(c) more than three months prior to the filing of the Information Disclosure Statement.

## Petition

- The undersigned attorney hereby petitions the Commissioner to consider this Information Disclosure Statement and the references listed on the enclosed Form PTO-1449 in the examination of the above-identified patent application.

## Fees

- No fee** is owed by the applicant(s).
- The **IDS Fee of \$180.00** under 37 C.F.R. § 1.17(p) is enclosed herewith.
- The **Petition Fee of \$130.00** set forth in 37 C.F.R. § 1.17(i) is enclosed herewith.

## Method Of Payment Of Fees

- Attached is a credit card form in the amount of \$ 180.00
- Charge Deposit Account No. 06-0029 in the amount of \$. (A duplicate copy of this communication is enclosed for that purpose.)

**Authorization To Charge Additional Fees**

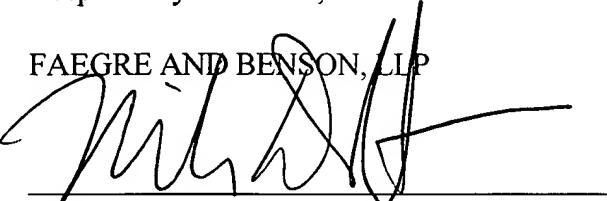
- If any additional fees are owed in connection with this communication, please charge Deposit Account No. 06-0029. (A duplicate copy of this communication is enclosed for that purpose.)

**Instructions As To Overpayment**

- Credit Account No. 06-0029.  
 Refund

Respectfully submitted,

FAEGRE AND BENSON, LLP

  
Michael A. DeSanctis  
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Date: 3/4/03

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Form PTO-1449 U.S. Department of Commerce  
Patent and Trademark Office

INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT

Atty. Docket No.

59036-249736

Serial No.

09/955,394

Applicant

Scott et al.

Filing Date

September 17, 2001

Group

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U.S. PATENT AND TRADEMARK OFFICE  
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GPO 3600

U.S. PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date If Appropriate
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	5,101,353	03/31/92	Lupien et al	705	37	05/31/89
	5,132,899	06/21/92	Fox	705	36	10/16/89
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	5,563,783	10/08/96	Stolfo et al	705	8	04/04/95
	5,884,287	03/16/99	Edesess	705	36	04/11/97
	5,812,987	09/22/98	Luskin et al	705	36	03/13/95
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Draw line through citation if not in conformance and not considered. Include copy of this form with next  
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Form PTO-1449 U.S. Department of Commerce Patent and Trademark Office				Atty. Docket No.	Serial No.		
				59036-249736	09/255,394		
				Applicant			
				Scott et al.			
				Filing Date			
				September 17, 2001			
<b>RECEIVED</b> <b>MAR 18 2003</b> <b>U.S. PATENT AND TRADEMARK OFFICE</b>							
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Examiner Initial		Document Number	Date	Name	Class	Subclass	Filing Date If Appropriate
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		5,911,136	06/08/99	Atkins	705	36	03/26/97
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		W.F. Sharpe, "Asset Allocation: Management style and performance measurement", The Journal of Portfolio Management, Winter 1992, 14 pages.					
		Donald R. Woodwell, "Automating Your Financial Portfolio", Second Edition, Dow Jones Irwin, 1983 and 1986.					
		BARRA, Inc. "BARRA Provides Combined Style Analysis and Asset Allocation Capabilities", BARRA Portfolio, 1996, 9 pages.					
		Henry Fersko-Weiss, "Dialing For Profits", Personal Computing, May, 1986, 3 pages.					
		"EnCorr", Ibbotson Associates, 1998, 48 pages.					
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Form PTO-1449 U.S. Department of Commerce Patent and Trademark Office		Atty. Docket No. <b>59036-249736</b>	Serial No. <b>091955,394</b>
INFORMATION DISCLOSURE STATEMENT BY APPLICANT		Applicant Scott et al.	
		Filing Date <b>September 17, 1998</b>	Group <b>MAR 2 16 2003</b>

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Examiner Initial	Document Number	Date	Name	Class	Subclass	Printing Date If Appropriate
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Form PTO-1449 U.S. Department of Commerce Patent and Trademark Office		Atty. Docket No. <b>59036-249736</b>	Serial No. <b>09/1965,794</b>
INFORMATION DISCLOSURE STATEMENT BY APPLICANT		Applicant <b>Scott et al.</b>	<i>RECEIVED</i> <b>MAR 18 2003</b>
		Filing Date <b>September 17, 2001</b>	Group <b>3600</b>

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A		6,021,397	Feb. 2000	Jones et al	705	36	
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	Name	Document Number	Date	Country	Class	Subclass	Translation Yes/No

## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)


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Form PTO-1449 U.S. Department of Commerce Patent and Trademark Office		Atty. Docket No. <b>59036-249736</b>	Serial No. <b>09/155394</b>
		Applicant <b>Scott et al.</b>	<i>RECEIVED!</i> <b>MAR 18 2003</b>
		Filing Date <b>September 17, 2001</b>	Group <b>2161</b>
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>			

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Name	Document Number	Date	Country	Class	Subclass	Translation Yes/No
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	WO 98/44444	10/08/98	PCT	G06F	19/00	Yes
	WO 98/13776	04/02/98	PCT	G06F	17/60	Yes

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Form PTO-1449 U.S. Department of Commerce Patent and Trademark Office				Atty. Docket No.	Serial No. MAR 14 2003 09/185394		
				59036-24973	Applicant Scott et al.		
				Filing Date	Group September 17, 2001 2161		
<b>U.S. PATENT DOCUMENTS</b>							
Examiner Initial		Document Number	Date	Name	Class	Subclass	Filing Date If Appropriate
AA		5,592,379	1/7/97	Finfrock et al.	705	39	10/06/94
AB		5,523,942	6/4/96	Tyler et al.	705	4	03/31/94
<b>FOREIGN PATENT DOCUMENTS</b>							
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT		Applicant <b>Scott et al.</b>	<b>RECEIVED</b> MAR 18 2003 GPO Group September 17, 2001 2161 GROUP 3600
		Filing Date <b>September 17, 2001</b>	

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EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	